

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JOHN W DARBY 1064 TARA DRIVE HERNANDO, MS 38632

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DEED OF RELEASE

Network Branch #:2402520140327 "DARBY" De Soto, Mississippi PIF: 10/18/2005

KNOW ALL MEN BY THESE PRESENTS that CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE SERVICES, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: JOHN W DARBY AND MARY Y DARBY
Original Beneficiary: CITIFINANCIAL REAL ESTATE SERVICES, INC.

Original Trustee: DEBERA BRIDGES

Dated: 08/13/2004 Recorded on 08/16/2004 as in Book/Reel/Liber: 2049 Page/Folio: 0563 as Instrument No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 1064 TARA DRIVE, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE SERVICES, INC. On November 1st, 2005

GERALDINE M SIMPSON,

Vice-President

STATE OF Maryland **COUNTY OF Carroll**

On November 1st, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State of Maryland, personally appeared GERALDINE M SIMPSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SHAWN LYERLY

Notary Expires: 10/96/2008

Shawn Lyerly Notary Public Carroll County, MD

SEAL

(This area for notarial seal)

Prepared By: Patti K Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708